

REMARKS

The Examiner has maintained the rejection of claim 1 as being obvious over Pichlmaier in view of Windows NT as illustrated by the patent to Ozzie and the article to Hadfield. However, the rejections fail because they overstate the teachings of Pichlmaier.

Claim 1 is directed to a method of performing a password-protected secure function such that a malicious entity cannot fraudulently obtain a user's password or other private data. Thus, claim 1 stores authentication indicia (i.e., a reverse password) in memory, and authenticates a password entry screen to the user by including the authentication indicia on the password entry screen when it is displayed to the user.

Contrastingly, Pichlmaier discloses a method that communicates an encoded data word over a network to authenticate remotely located computers. *Pichlmaier*, col. 2, ll. 17-21. Pichlmaier decodes and displays the data word (e.g., "ROSE") upon successfully completing a validation process. If the data word is accurate, the remote computer is a valid computer, and the user can feel secure about sending any private data to that computer. *Pichlmaier*, col. 2, ll. 57-63. In Pichlmaier, a user's private data is entered after validation is complete.

The rejection ignores an important difference between claim 1 and Pichlmaier. Specifically, the mere presence or absence of the stored authentication indicia from the password entry screen in claim 1 allows the user to instantly differentiate a valid password entry screen (which always has the authentication indicia) from an invalid or "spoofed" password entry screen. The Pichlmaier data word, however, does not perform this function. The data word that Pichlmaier stores is for system validation only. Specifically, a correctly decoded data word says only that the remote computer with which the user is communicating is a valid computer in the system. It says nothing of a password entry screen. Indeed, the entry screen in Pichlmaier appears after the validation process is complete. Thus, while the user in Pichlmaier may be

certain that the remote computer is valid; there is no guarantee that any subsequently displayed entry screens are valid.

Pichlmaier does not teach or suggest, “storing authentication indicia for authenticating password entry screens to a user,” as the Office Action asserts. *Final Office Action*, p. 4, ¶18 (emphasis added). Moreover, in this same cited paragraph, the Examiner admits that Windows NT (i.e., as illustrated by Ozzie and Hadfield) does not teach or suggest this aspect. Therefore, because neither reference alone teaches or suggests this aspect, they cannot be combined to teach or suggest this aspect of claim 1.

In addition, however, there is no motivation to combine the references. The rejection asserts that one skilled in the art would be motivated to modify Pichlmaier to establish a protected channel between the user and a legitimate program as taught by Windows NT and Ozzie. Such an assertion is inaccurate because it is well-known that Windows NT as taught by Ozzie would terminate the very same processes that the Pichlmaier authentication process requires to function.

Pichlmaier operates based on a data exchange between computers. To accomplish its intended function, Pichlmaier requires a random number generator application to generate the data word, a communication application to communicate the data word with remotely located computers, and an encoding/decoding application to encode/decode the data word. According to Ozzie, however, Windows NT “terminates any application programs which are in operation during the password entry sequence.” *Ozzie*, col. 1, ll. 46-66 (emphasis added). Thus, modifying Pichlmaier to establish a protected channel as taught by Ozzie would only terminate the very application programs needed to perform the Pichlmaier process and render the system in Pichlmaier unusable for its intended purpose.

Claim 11 also stands rejected as obvious over the same references and for substantially the same reasons as those stated above for claim 1. However, claim 11 is an apparatus claim

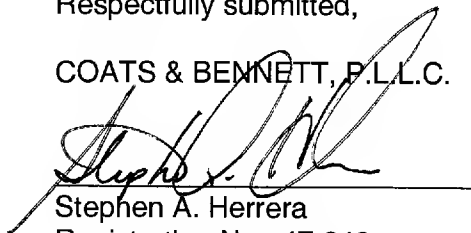
for carrying out the method of claim 1, and thus, recites similar language. Therefore, for reasons similar to those stated above, none of the references teaches or suggests, alone or in combination, claim 11 or any of its remaining dependent claims.

None of the references, alone or in combination teaches or suggests any of the pending claims. Therefore, the §103 rejections of claims 1 and 11, and of their respective dependent claims, fails and must be withdrawn.

In light of these remarks, Applicant requests that the Examiner allow all pending claims.

Respectfully submitted,

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A handwritten signature in black ink, appearing to read "Stephen A. Herrera", is written over a horizontal line.

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